



## New Enhancements to your Group Universal Life Insurance Program - Effective January 1, 2011!

On March 8, 2010 the State Employee Benefits Committee voted to enhance the Group Universal Life (GUL) insurance program underwritten by Minnesota Life Insurance Company. Coverage amounts for your dependents have increased and a Legal Services program is now available through the program. These changes will become effective January 1, 2011.

### Dependent Term Life

Coverage for children will automatically increase from \$6,000 to \$10,000, with no change to the current monthly rate. For spouses, another coverage option of \$20,000 will be available. The monthly premium rates for Dependent Life insurance are shown below:

#### Spouse Term Life

- \$10,000 coverage/costs \$3.08 per month
- \$20,000 coverage/costs \$7.05 per month

#### Child Term Life

\$10,000 coverage/costs \$1.16 per month (to cover all eligible children)

Employees enrolled in the GUL program as of September 30, 2010 covering their spouse for \$10,000 will be offered a one-time special open enrollment opportunity between October 4, 2010 and October 20, 2010 to increase spouse coverage up to \$20,000 without providing proof of good health to Minnesota Life. (Eligible employees were contacted in September 2010 and provided with detailed information on this one-time opportunity).

Children are eligible for coverage until the end of the year in which they turn 19 or up to the age of 24 years if a full-time student. Coverage may be continued beyond these ages for disabled children.

### Legal Services

A will preparation and legal services program is also available for you to use, beginning January 1, 2011. These services are provided through Ceridian Lifeworks\* and are available to actively enrolled GUL

employees, their spouses, and dependent children. Some of the services provided include:

- **Consultation with an attorney.** You are entitled to a free 30 minute initial consultation, in person or over the phone, with a participating attorney in your state of residence.
- **Download legal forms.** Download forms such as affidavits, real estate forms, etc. online. Keep in mind these are "for your information only" and you should work with your attorney to receive legal advice for your specific situation.
- **Get your legal questions answered.** There is a vast library of legal information and resources for your reference.
- **Retain an attorney at a 25% discount.** After your initial consultation, you may retain your participating attorney and receive a 25% discount from the participating attorney's normal hourly rate.

For more information, please visit [www.lifeworks.com](http://www.lifeworks.com) (User name: will; password: preparation) or call 877-849-6034.

### On-Site Meetings

A Minnesota Life representative will be available to review your life insurance needs and answer your questions at Delaware Technical and Community College campuses on October 13, 2010, October 14, 2010 and October 15, 2010, respectively. For more detailed information, please log onto the Statewide Benefits Office website, at

[www.ben.omb.delaware.gov/life](http://www.ben.omb.delaware.gov/life). To schedule a date and time to meet with a Minnesota Life representative, please call 1-800-203-9515.

### Questions?

Call Minnesota Life at 877-215-1489 Monday through Friday, 8:00 a.m. to 7:00 p.m. (ET), or by email at [lifebenefits@securian.com](mailto:lifebenefits@securian.com). You may also contact Leslie Ramsey at the Statewide Benefits Office at (302)739-8331 or by email at [leslie.ramsey@state.de.us](mailto:leslie.ramsey@state.de.us)

\*Services provided by Ceridian LifeWorks are their sole responsibility. The service is not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

Products are offered under policy form series 00-30252. Please refer to your certificate for details regarding your plan.